

Information to identify the case:			
Debtor 1:	Joao Gomes		Social Security number or ITIN: xxx-xx-2013 EIN: _____
First Name	Middle Name	Last Name	
Debtor 2:	Dilma Gomes		Social Security number or ITIN: xxx-xx-9209 EIN: _____
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court:	District of New Jersey		Date case filed for chapter: 13 11/15/19
Case number:	19-31640-MBK		

## Official Form 309I

### Notice of Chapter 13 Bankruptcy Case

12/17

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

**Undeliverable notices will be sent by return mail to the debtor. It is the debtor's responsibility to obtain the party's correct address, resend the returned notice, and notify this office of the party's change of address. Failure to provide all parties with a copy of this notice may adversely affect the debtor as provided by the Bankruptcy Code.**

	About Debtor 1:	About Debtor 2:
<b>1. Debtor's full name</b>	Joao Gomes	Dilma Gomes
<b>2. All other names used in the last 8 years</b>	aka John Gomes	
<b>3. Address</b>	40 Nathan Drive Old Bridge, NJ 08857	40 Nathan Drive Old Bridge, NJ 08857
<b>4. Debtor's attorney</b> Name and address	James J. Cerbone 2430 Highway 34, Building B Suite 22 Wall, NJ 08736	Contact phone (732) 681-6800
<b>5. Bankruptcy trustee</b> Name and address	Albert Russo Standing Chapter 13 Trustee CN 4853 Trenton, NJ 08650-4853	Contact phone (609) 587-6888 <a href="http://www.russotrustee.com">www.russotrustee.com</a>
<b>6. Bankruptcy clerk's office</b> Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> . (800) 676-6856	402 East State Street Trenton, NJ 08608 Additional information may be available at the Court's Web Site: <a href="http://www.njb.uscourts.gov">www.njb.uscourts.gov</a> .	Hours open: 8:30 AM – 4:00 p.m., Monday – Friday (except holidays) Contact phone 609-858-9333 Date: 11/16/19

For more information, see page 2

<p><b>7. Meeting of creditors</b>  <b>Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend.</b>  <b>Creditors may attend, but are not required to do so.</b>  All individual debtors must provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in your case being dismissed.</p>		
	<b>December 12, 2019 at 10:00 AM</b>	<b>Location:</b> Chapter 13 Standing Trustee – Trenton, 1 AAA Drive, Suite 101, Robbinsville, NJ 08691
	The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	
<b>8. Deadlines</b> The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<b>Deadline to file a complaint to challenge dischargeability of certain debts:</b> <b>You must file:</b> <ul style="list-style-type: none"> <li>• a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f) or</li> <li>• a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).</li> </ul>	<b>Filing deadline:</b> 2/10/20
	<b>Deadline for all creditors to file a proof of claim (except governmental units):</b>	<b>Filing deadline:</b> 1/24/20
	<b>Deadline for governmental units to file a proof of claim:</b>	<b>Filing deadline:</b> 180 days from date of order for relief. 11 U.S.C. § 502(b)(9)
	<b>Deadlines for filing proof of claim:</b> A proof of claim is a signed statement describing a creditor's claim. A proof of claim form ("Official Form 410") may be obtained at <a href="http://www.uscourts.gov">www.uscourts.gov</a> or any bankruptcy clerk's office. You may also contact the Clerk's Office where this case is pending to request that a Proof of Claim form be mailed to you. The Clerk's Office telephone number is included on the front of this Notice. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.	
	<b>Deadline to object to exemptions:</b> The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	<b>Filing deadline:</b> 30 days after the conclusion of the meeting of creditors
<b>9. Filing of plan</b>	The debtor has filed a plan. The plan and notice of confirmation hearing will be sent separately.	
<b>10. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
<b>11. Filing a chapter 13 bankruptcy case</b>	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.	
<b>12. Exempt property</b>	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.	
<b>13. Discharge of debts</b>	Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline.	
<b>WRITING A LETTER TO THE COURT OR THE JUDGE IS NOT A SUBSTITUTE FOR FILING AN ADVERSARY COMPLAINT OBJECTING TO DISCHARGE OR DISCHARGEABILITY. IN NO CIRCUMSTANCE WILL WRITING A LETTER PROTECT YOUR RIGHTS.</b>		

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Joao Gomes  
 Dilma Gomes  
 Debtors

Case No. 19-31640-MBK  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
 Form ID: 309I

Page 1 of 2  
 Total Noticed: 43

Date Rcvd: Nov 18, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 20, 2019.

db/jdb +Joao Gomes, Dilma Gomes, 40 Nathan Drive, Old Bridge, NJ 08857-2790  
 518572612 Cavalry SPV I. LLC, Attn: Apotheker Scian PC, PO Box 5496, Mount Laurel, NJ 08054-5496  
 518572617 +Diversified Adjustment Service, Inc, 600 Coon Rapids Blvd, Minneapolis, MN 55433-5549  
 518572618 +Edward J McKenna, McKenna DuPont Higgins & Stone, PO Box 610, Red Bank, NJ 07701-0610  
 518572619 Express Scripts, Attn: Cash Office, PO Box 747000, Cincinnati, OH 45274-7000  
 518572621 GM Financial Leasing, PO Box 182963, Arlington, TX 76096-2963  
 518572622 JFK Medical Associates, PO Box 11912, Newark, NJ 07101-4912  
 518572623 JFK Outreach Labs, 80 James St, 4th Floor, Edison, NJ 08820-3938  
 518572625 +KML Law Group, 216 Haddon Avenue Ste 406, Collingswood, NJ 08108-2812  
 518572634 +++++MIDLAND FUNDING, ATTN: MIA KIRISIS, ESQ, 1 RIVERFRONT PLZ STE 710, NEWARK NJ 07102-5415  
 (address filed with court: Midland Funding, Attn: Mia Kirisis, Esq,  
 1037 Raymond Blvd Ste 710, Newark, NJ 07102)  
 518572632 Midland Funding, Attn: Pressler & Pressler, 7 Entin Road, Parsippany, NJ 07054-5020  
 518572635 +Northland Group, PO Box 390846, Minneapolis, MN 55439-0846  
 518572637 Oakwoods Inc, PO Box 64148, Phoenix, AZ 85082-4148  
 518572638 +Old Bridge Municipal Utilities Authority, 71 Boulevard West, Keyport, NJ 07735-6105  
 518572645 ++PROFESSIONAL RECOVERY CONSULTANTS INC, 2700 MERIDIAN PARKWAY, SUITE 200,  
 DURHAM NC 27713-2450  
 (address filed with court: Professional Recovery Consultants,  
 2700 Meridian Parkway, Suite 200, Durham, NC 27713-2204)  
 518572646 Raritan Bay Medical Center, PO Box 650292, Dallas, TX 75265-0292  
 518572654 +++++USAA SAVINGS BANK, ATTN: AMERICAN CORADIUS INTERNATIONAL, 37 RUST LN,  
 BOERNE TX 78006-8288  
 (address filed with court: USAA Savings Bank, Attn: American Coradius International,  
 35A Rust Lane, Boerne, TX 78006-8202)  
 518572653 +United Teletech Financial FC, 205 Hance Avenue, Eatontown, NJ 07724-2764  
 518572656 Vital Recovery Services, PO Box 923748, Norcross, GA 30010-3748

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: cerbonelawfirm@aol.com Nov 19 2019 00:06:46 James J. Cerbone,  
 2430 Highway 34, Building B, Suite 22, Wall, NJ 08736  
 tr E-mail/Text: bnc@russotrustee.com Nov 19 2019 00:07:19 Albert Russo,  
 Standing Chapter 13 Trustee, CN 4853, Trenton, NJ 08650-4853  
 smg E-mail/Text: usanj.njbankr@usdoj.gov Nov 19 2019 00:07:08 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Nov 19 2019 00:07:08 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235  
 518572608 EDI: TSYS2.COM Nov 19 2019 04:53:00 Barclay Card, PO Box 13337,  
 Philadelphia, PA 19101-3337  
 518572609 +EDI: CAPITALONE.COM Nov 19 2019 04:53:00 Capital One Bank, PO Box 71083,  
 Charlotte, NC 28272-1083  
 518572610 +E-mail/Text: bankruptcy@cavps.com Nov 19 2019 00:07:11 Cavalry Portfolio Servicing,  
 PO Box 27288, Tempe, AZ 85285-7288  
 518572611 +E-mail/Text: bankruptcy@cavps.com Nov 19 2019 00:07:10 Cavalry SPV I, LLC,  
 500 Summit Lake Drive Suite 400, Valhalla, NY 10595-2321  
 518572613 +EDI: CITICORP.COM Nov 19 2019 04:53:00 Citibank, PO Box 6241,  
 Sioux Falls, SD 57117-6241  
 518572614 +E-mail/PDF: creditonebknotifications@resurgent.com Nov 19 2019 00:09:55 Credit One Bank,  
 PO Box 98875, Las Vegas, NV 89193-8875  
 518572616 E-mail/Text: bankruptcy.bnc@ditech.com Nov 19 2019 00:06:59 Ditech Financial LLC,  
 PO Box 6154, Rapid City, SD 57709-6154  
 518572620 +EDI: FORD.COM Nov 19 2019 04:53:00 Ford Credit, PO Box 542000, Omaha, NE 68154-8000  
 518572624 +EDI: CBSMASON Nov 19 2019 04:53:00 K. Jordan, 913 1st Avenue,  
 Chippewa Falls, WI 54729-1402  
 518572626 E-mail/Text: bncnotices@becket-lee.com Nov 19 2019 00:06:55 Kohls, PO Box 2893,  
 Milwaukee, WI 53201-2983  
 518572628 +E-mail/PDF: resurgentbknotifications@resurgent.com Nov 19 2019 00:10:38 LVNV Funding LLC,  
 PO Box 10497, Greenville, SC 29603-0497  
 518572629 E-mail/PDF: MerrickBKNNotifications@Resurgent.com Nov 19 2019 00:10:34 Merrick,  
 PO Box 660702, Dallas, TX 75266-0702  
 518572630 +E-mail/PDF: MerrickBKNNotifications@Resurgent.com Nov 19 2019 00:10:34 Merrick Bank,  
 PO Box 9201, Old Bethpage, NY 11804-9001  
 518572631 +EDI: MID8.COM Nov 19 2019 04:53:00 Midland Funding, 8875 Aero Drive Ste 200,  
 San Diego, CA 92123-2255  
 518572636 +E-mail/Text: Bankruptcies@nragroup.com Nov 19 2019 00:07:18 NRA Group LLC,  
 2491 Paxton Street, Harrisburg, PA 17111-1036  
 518572639 EDI: PRA.COM Nov 19 2019 04:53:00 Portfolio Recovery Associates, PO Box 12914,  
 Norfolk, VA 23541-1223  
 518572652 EDI: RMSC.COM Nov 19 2019 04:53:00 SYNCB, Attn: Bankruptcy Dept, PO Box 965064,  
 Orlando, FL 32896-5064  
 518572647 EDI: RMSC.COM Nov 19 2019 04:53:00 SYNCB, PO Box 965060, Orlando, FL 32896-5060

District/off: 0312-3

User: admin  
Form ID: 309I

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Total Noticed: 43

Date Rcvd: Nov 18, 2019

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center  
(continued)

518572657 +E-mail/Text: vci.bkcy@vwcredit.com Nov 19 2019 00:07:09 VW Credit Inc, 1401 Franklin Blvd,  
Libertyville, IL 60048-4460  
518572655 +EDI: VERIZONCOMB.COM Nov 19 2019 04:53:00 Verizon Wireless, PO Box 26055,  
Minneapolis, MN 55426-0055

TOTAL: 24

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

518572615\* +Credit One Bank, PO Box 98875, Las Vegas, NV 89193-8875  
518572627\* Kohls, PO Box 2893, Milwaukee, WI 53201-2983  
518572633\* +Midland Funding, 8875 Aero Drive Ste 200, San Diego, CA 92123-2255  
518572640\* ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067  
(address filed with court: Portfolio Recovery Associates, PO Box 12914,  
Norfolk, VA 23541-1223)  
518572641\* ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067  
(address filed with court: Portfolio Recovery Associates, PO Box 12914,  
Norfolk, VA 23541-1223)  
518572642\* ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067  
(address filed with court: Portfolio Recovery Associates, PO Box 12914,  
Norfolk, VA 23541-1223)  
518572643\* ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067  
(address filed with court: Portfolio Recovery Associates LLC, PO Box 12903,  
Norfolk, VA 23541)  
518572644\* ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067  
(address filed with court: Portfolio Recovery Associates LLC, PO Box 12903,  
Norfolk, VA 23541)  
518572648\* SYNCB, PO Box 965060, Orlando, FL 32896-5060  
518572649\* SYNCB, PO Box 965060, Orlando, FL 32896-5060  
518572650\* SYNCB, PO Box 965060, Orlando, FL 32896-5060  
518572651\* SYNCB, PO Box 965060, Orlando, FL 32896-5060

TOTALS: 0, \* 12, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '+++' were corrected as required by the USPS Locatable Address Conversion System (LACS).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 20, 2019

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 16, 2019 at the address(es) listed below:  
NONE.

TOTAL: 0